



Monthly Mortgage Summary

Georgia Department of Banking & Finance ~ Non-Depository Financial Institutions Division Monthly Summary of Mortgage Activities for the Period Ending December 2011

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2012 License / Registration Renewal

The Annual License/Registration Renewal Period for 2012 has ended. A licensee/registrant that has a complete renewal application (i.e., renewal application filed, and all fines and renewal fees paid) pending through the [Nationwide Mortgage Licensing System and Registry](#) ("NMLSR") as of December 31, 2011, **can** continue to work as a mortgage loan originator, mortgage broker or mortgage lender unless and until there is a surrender/withdrawal of the license/registration or a final order of revocation is issued by the Department of Banking and Finance ("Department").

If a mortgage license/registration was not renewed by December 31, 2011, it expired by operation of law effective January 1, 2012. Licensees/registrants that did not file for renewal before the December 31, 2011, must reapply through the NMLSR.



Mortgage Call Report Reminder

This is a reminder that the Mortgage Call Report ("MCR") required by O.C.G.A. Section 7-1-1004.1 is due within 45 days of the end of every calendar quarter. **Fourth quarter data (October 1 – December 31, 2011) must be filed through the NMLSR by February 14, 2012.**

Companies that fail to file quarterly MCRs prior to the deadline will be assessed a fine and may subject their Georgia license to revocation. Any outstanding fines owed to the Department must be paid through its secure website at:
<https://bkgfin.dbf.state.ga.us/MortgageDocs/MtgFinePay.html>.

For more information about the requirements surrounding the MCR, please refer to the NMLSR website at:
<http://mortgage.nationwidelicensingsystem.org/slr/common/mcr/Pages/default.aspx>.

Georgia Residential Mortgage Act Fee Reminder

The \$10.00 per loan fees required by O.C.G.A. Section 7-1-1011(b)(2) and Department Rule 80-5-1-.04 are due **no later than March 1, 2012**, for residential mortgage loans closed during the period July 1, 2011, through December 31, 2011. A \$10.00 fee will be due if the loan is a residential mortgage loan as defined in the Georgia Residential Mortgage Act ("GRMA"), and if a security deed, a modification of a security deed or other form of modification of a security interest is recorded.

Financial institutions, mortgage licensees and registrants that act as the *collecting agent* (including brokers that table fund and collect the fee) must submit the fees and file the fee statement before the deadline to avoid fines.

Per Department Rule 80-5-1-.04(b), GRMA per loan fee reporting / remittance must be completed online through the Department's secure website. Reporting is required even if no residential mortgage loans were made and no fees are due. To avoid fines for failure to report / remit GRMA fees, reporting must be completed by the deadline noted above.

With the on-line payment process, the Department accepts either ACH drafts on a checking account or payments by Visa, MasterCard, AmericanExpress, or DiscoverCard credit cards. Reporting and fee payment must be done online from our secure website at: <https://bkqfin.dbf.state.ga.us/GRMAFee.html>.

ADMINISTRATIVE ACTIONS

Cease and Desist Orders Which Became Final

- ◆ **Allied Home Mortgage Corporation, Houston, TX (license# 18011)** - Order to Cease and Desist issued 11/15/2011 became final 12/18/2011.
- ◆ **Axis Financial Group, Inc., Strongsville, OH (license# 29679)** - Order to Cease and Desist issued 11/14/2011 became final 12/14/2011.
- ◆ **BE Capital Lending, LLC, Marietta, GA** - Order to Cease and Desist issued 10/31/2011 became final 12/01/2011.
- ◆ **First Access Mortgage Corp., Hammond, LA (license# 21847)** - Order to Cease and Desist issued 11/28/2011 became final 12/26/2011.
- ◆ **Fortune Mortgage Company, Inc. dba Fortune Mortgage Group, Pittsburgh, PA** - Order to Cease and Desist issued 10/31/2011 became final 12/07/2011.
- ◆ **Homeowners Assistance Corporation dba myloanmod.biz, Canton, GA** - Order to Cease and Desist issued 10/31/2011 became final 12/07/2011.
- ◆ **Legal Debt Solutions, APC aka Habashy Law Firm dba www.stopbanks.com, Glendale, CA** - Order to Cease and Desist issued 09/16/2011 became final 12/02/2011.

ADMINISTRATIVE ACTIONS

Cease and Desist Orders Which Became Final (continued)

- ◆ **Mision Latina, Inc., Canton, GA** - Order to Cease and Desist issued 10/31/2011 became final 12/07/2011.
- ◆ **National African American Relationships Institute, Inc. (NAARI) dba NAARI Housing Counseling Agency, Tucker, GA** - Order to Cease and Desist issued 11/07/2011 became final 12/21/2011.
- ◆ **Walter Capital Corporation, Thomasville, GA (license# 6754)** - Order to Cease and Desist issued 11/14/2011 became final 12/13/2011.
- ◆ **Ward, Reneka Latrice, Fairburn, GA (license# 22971)** - Order to Cease and Desist issued 11/14/2011 became final 12/14/2011.

Final Consent Orders

- ◆ **AmericaHomeKey, Inc., Dallas, TX (license# 23191)** - Consent Order issued 12/27/2011 became final 12/27/2011.
- ◆ **Caughron, Frank, Dallas, TX** - Consent Order issued 12/27/2011 became final 12/27/2011.
- ◆ **Eaton, Lynn, Dallas, TX** - Consent Order issued 12/27/2011 became final 12/27/2011.
- ◆ **Terrell, Buddy Lee, Dallas, TX** - Consent Order issued 12/27/2011 became final 12/27/2011.
- ◆ **Terrell, Lane, Dallas, TX** - Consent Order issued 12/27/2011 became final 12/27/2011.

Fine Information

Information regarding fines assessed against a specific licensee for which there is no pending administrative action is available on an individual licensee basis by submitting a written request to the following e-mail address: dbfmort@dbf.state.ga.us

FINE REASON

- | | |
|--|---|
| 1 Licensee fined for Advertising | 50 Licensees fined for Continuing Education Data Filed Late |
| 1 Licensee fined for Books and Records | 187 Licensees fined for Renewal Filed Late |
| 1 Licensee fined for Failure to Report Violations/Discharges | |

MORTGAGE BROKER/PROCESSOR AND LENDER LICENSEES EXPIRED, WITHDRAWN, OR REVOKED IN DECEMBER 2011

GRMA#	NMLS#	CODE	NAME	CITY	ST	EXPIRED	WITHDRAWN	REVOKED
6754	170581	LD	Walter Capital Corporation	THOMASVILLE	GA	12/13/2011		
22971	168600	BD	State Farm Insurance	FAIRBURN	GA	12/14/2011		
29679	181536	LD	Axis Financial Group, Inc.	MIDDLEBURG HEIGHTS	OH	12/14/2011		
18011	2268	LD	Allied Home Mortgage Corporation	HOUSTON	TX	12/18/2011		
21847	51354	LD	First Access Mortgage Corp.	HAMMOND	LA	12/26/2011		
5837	165914	BD	Monterey Mortgage Corporation	SAVANNAH	GA		12/05/2011	
19764	2626	BD	Guardian First Funding Group, LLC	NEW YORK	NY		12/05/2011	
32142	476518	BD	Primerica	SMYRNA	GA		12/05/2011	
20301	151176	PD	Quick Close Processing, Inc.	CUMMING	GA		12/05/2011	
7193	167915	BD	Home Loan Professionals	SHARPSBURG	GA		12/07/2011	
13402	56464	BD	Military Mortgage	LAWRENCEVILLE	GA		12/21/2011	
12639	144975	LD	Town Square Mortgage & Investments Inc	FRISCO	TX		12/21/2011	
22702	69284	LD	Walker Jackson Mortgage Company	Birmingham	AL		12/21/2011	
22664	14065	BD	Senior American Funding, Inc.	SAN DIEGO	CA		12/22/2011	
16020	66247	LD	Cardinal Financial Co LLC	WARMINSTER	PA		12/28/2011	
19370	1024	LD	Atlantic Pacific Mortgage Corporation	MOUNT LAUREL	NJ		12/28/2011	
23612	118030	LD	Universal Mortgage & Finance, Inc.	EDGEWATER	MD		12/28/2011	
31185	386183	LD	J. I. Kislak Mortgage, LLC	MIAMI LAKES	FL		12/28/2011	
29782	322699	BD	Primerica	SNELLVILLE	GA		12/29/2011	
17140	152777	BD	HLM Mortgage Co.	DECATUR	GA		12/30/2011	
18533	150114	BD	Georgia Capital Mortgage Corporation	SMYRNA	GA		12/30/2011	
19500	169213	BD	Informed Mortgage, Inc.	WOODSTOCK	GA		12/30/2011	
20030	170442	BD	Quality Mortgage	MACON	GA		12/30/2011	
23905	162316	BD	State Farm Insurance	ST SIMONS ISLAND	GA		12/30/2011	
21574	1598	LD	QR Lending Inc.	MADISON	WI		12/30/2011	
22464	2039	LD	PrimeSource Mortgage, Inc.	ROSWELL	NM		12/30/2011	
22903	18154	LD	TBI Mortgage Company	Horsham	PA		12/30/2011	
32259	1669	LD	Flagship Mortgage Corporation	WORTHINGTON	OH		12/30/2011	

TOTAL: 28

MORTGAGE LOAN ORIGINATOR LICENSEES EXPIRED, WITHDRAWN, OR REVOKED IN DECEMBER 2011

GRMA#	NMLS#	CODE	NAME	CITY	ST	EXPIRED	WITHDRAWN	REVOKED
26618	180429	OD	Richard James Borda	Newark	DE		12/05/2011	
27160	208466	OD	James C Orr	Atlanta	GA		12/05/2011	
29613	319270	OD	Shannon Marie Founé	PORT WENTWORTH	GA		12/05/2011	
32147	282120	OD	Paul Robert Sherk	Marietta	GA		12/05/2011	
25413	210525	OD	Elisbeth Anne Pullen	Atlanta	GA		12/21/2011	
27995	5761	OD	William John Carr	Mount Laurel	NJ		12/21/2011	
28042	186504	OD	Suzanne Zitting Morrison	Salt Lake City	UT		12/21/2011	
28488	208658	OD	Keith Spain	Atlanta	GA		12/21/2011	
29411	49967	OD	Sander Clyde Walker	Charlotte	NC		12/21/2011	
29732	281260	OD	LAVORIS SWAIN WOODS	Jonesboro	GA		12/21/2011	
29777	188757	OD	David Alan Wasserman	Medina	OH		12/21/2011	
30911	231417	OD	Ramchandra J Mishra	Brooklyn	NY		12/21/2011	
30939	293536	OD	John F Toth	Painesville	OH		12/21/2011	
30958	339701	OD	Jason Michael Porath	Taylor	MI		12/21/2011	
31667	25153	OD	Karen Priscilla Phifer	Hanover	MA		12/21/2011	
31864	278148	OD	David Michael Almazan	La Palma	CA		12/21/2011	

MORTGAGE LOAN ORIGINATOR LICENSEES EXPIRED, WITHDRAWN, OR REVOKED IN DECEMBER 2011

GRMA#	NMLS#	CODE	NAME	CITY	ST	EXPIRED	WITHDRAWN	REVOKED
32754	718016	OD	Charles Buchanan Hardy	Roswell	GA		12/21/2011	
27889	22062	OD	Jeannette Danena Adaline	Northville	MI		12/27/2011	
24354	200867	OD	Charles Bruce Grant Jr.	Cumming	GA		12/28/2011	
25174	92707	OD	CHRISTOPHER JOHN SIMPSON	Atlanta	GA		12/28/2011	
28128	287681	OD	Frederick Stephen Francis	Fayetteville	GA		12/28/2011	
28645	167855	OD	James Martin Long	Sandy Springs	GA		12/28/2011	
29038	201004	OD	Joe Carden Gary Jr	Marietta	GA		12/28/2011	
31015	349423	OD	Kyle David Carrington	Austin	TX		12/28/2011	
24390	180750	OD	Samuel Ray Floyd	Indianapolis	IN		12/29/2011	
24730	184409	OD	Neil James Daily	Indianapolis	IN		12/29/2011	
28520	27557	OD	Jennifer Michelle Joseff	Walled Lake	MI		12/29/2011	
28927	193167	OD	Leona Hacker Smith	Georgetown	IN		12/29/2011	
29064	220750	OD	Elizabeth Anne Marbaugh	Indianapolis	IN		12/29/2011	
29688	180747	OD	Meghan Kristine Clark	Indianapolis	IN		12/29/2011	
29802	177369	OD	Nicholas Ryan Edwards	New Castle	IN		12/29/2011	
31248	344200	OD	Ralph Martin Jones	Indianapolis	IN		12/29/2011	
24369	93556	OD	Kevin D Jones	Prairieville	LA		12/30/2011	
24831	165434	OD	Susan Wendell Thompson	Smyrna	GA		12/30/2011	
25051	58433	OD	David Scott Boddy	Phoenix	AZ		12/30/2011	
25867	140761	OD	Kelly Ann Cable	Fishers	IN		12/30/2011	
26326	181731	OD	Paul Carnot Alexander	Greensboro	GA		12/30/2011	
27926	202633	OD	Connie H Coltrane	Lawrenceville	GA		12/30/2011	
28049	154348	OD	Donna Jean Beaulieu	Hatboro	PA		12/30/2011	
28715	127121	OD	Megan Gillespie	Philadelphia	PA		12/30/2011	
29359	156831	OD	Douglas A Phelps	St Simons Island	GA		12/30/2011	
29951	161618	OD	Christopher Pyle Short	Severna Park	MD		12/30/2011	
29967	112585	OD	William Keith Crowder III	Apex	NC		12/30/2011	
30229	71758	OD	James Andrew Smoot	Doylestown	PA		12/30/2011	
30231	203334	OD	Eric Edward Bokker	West Des Moines	IA		12/30/2011	
31250	339680	OD	Minhyuk Lee	Duluth	GA		12/30/2011	

TOTAL: 46**MORTGAGE BROKERS, LENDERS, PROCESSORS AND REGISTRANTS
APPROVED OR REINSTATED IN DECEMBER 2011**

GRMA#	NMLS#	CODE	NAME	CITY	ST	ORIGINAL APPROVAL	REINSTATED
15660	60582	B	The Millennium Financial Solutions, Inc. *	Snellville	GA	05/19/2000	12/16/2011
21024	151981	B	Park Place Reverse Mortgage, Inc. *	Roswell	GA	01/13/2006	12/30/2011
24201	160719	L	McGlone Mortgage Company, Inc. *	Appleton	WI	02/26/2010	12/30/2011
31656	2239	L	TJC Mortgage, Inc. *	Birmingham	AL	04/01/2011	12/30/2011
32355	149169	L	Siwell, Inc.	LUBBOCK	TX	12/09/2011	
33210	832799	L	Direct Mortgage Loans, LLC	COCKEYSVILLE	MD	12/09/2011	
33216	844996	B	Options Mortgage Services, LLC	BUFORD	GA	12/30/2011	
32668	504296	L	C & L Service Corporation	PORTSMOUTH	VA	12/30/2011	
32726	200719	L	Hamilton Group Funding, Inc.	PACE	FL	12/30/2011	
32980	252728	L	Union Capital Mortgage Corporation	MENTOR	OH	12/30/2011	
33064	9891	L	Sutherland Mortgage Services, Inc.	HOUSTON	TX	12/30/2011	

TOTAL: 11

**MORTGAGE LOAN ORIGINATOR LICENSEES
APPROVED OR REINSTATED IN DECEMBER 2011**

GRMA#	NMLS#	CODE	NAME	CITY	ST	ORIGINAL APPROVAL	REINSTATED
25023	58000	O	Amy Ellen Neier	Mission	KS	04/09/2010	12/02/2011
24728	180444	O	Mark Anthony Carpenter	Long Beach	CA	05/07/2010	12/02/2011
25369	161995	O	Bradley Shane Bixler	Richmond Hill	GA	04/23/2010	12/09/2011
29988	21066	O	Christopher Hamilton Behrms	Canton	MI	08/13/2010	12/16/2011
29273	268066	O	Kenneth Mark Mauldin	Newnan	GA	09/03/2010	12/23/2011
32563	240771	O	ANTHONY LLOYD JENKINS	Goose Creek	SC	12/02/2011	
32934	70296	O	John James O'Brien	east northport	NY	12/02/2011	
32937	401505	O	Lisa Michelle Cunningham	Atlanta	GA	12/02/2011	
33047	746486	O	Christopher Alexander Torgerson	Columbia	MO	12/02/2011	
33132	813569	O	Ryan Allen Hand	Detroit	MI	12/02/2011	
33133	775341	O	Robin Erin Ireland	Canton	MI	12/02/2011	
33145	774914	O	Brian Daniel Yezbick McCarter	Commerce Twp	MI	12/02/2011	
33177	837826	O	MICHELEH CHANTHAKHAM CENTER	Atlanta	GA	12/02/2011	
33198	493346	O	Derek James Riley	Farmington Hills	MI	12/02/2011	
33200	774752	O	Mark Anthony Ventura	Burton	OH	12/02/2011	
33201	813617	O	Megan Ann Walker	berkley	MI	12/02/2011	
33230	658861	O	William D. Griffin	Fayetteville	GA	12/02/2011	
33232	584242	O	Stacy Anne Lorne	Lincoln Park	MI	12/02/2011	
33250	240351	O	Joseph Clayton Cornett	Glen Allen	VA	12/02/2011	
33254	775402	O	Kevin Patrick Fox	Royal Oak	MI	12/02/2011	
33255	87662	O	Jedediah Lehi Hardman	Lehi	UT	12/02/2011	
33257	827003	O	Phillip Alexander Hogan	Willoughby Hills	OH	12/02/2011	
33258	142813	O	Joshua Doyle Johnson	STERLING HEIGHTS	MI	12/02/2011	
33259	376092	O	Benjamin Ezra Kaplan	West Bloomfield	MI	12/02/2011	
33260	774915	O	Leilani Tamara Lawrence	Inkster	MI	12/02/2011	
33263	821279	O	Linda E. Walker	Augusta	GA	12/02/2011	
33271	680464	O	Ross John Eadie	Indianapolis	IN	12/02/2011	
33281	63005	O	Bradley Keith Alvey	Louisville	KY	12/02/2011	
32728	787567	O	Debra Lee Ancell	McDonough	GA	12/05/2011	
30220	216876	O	LUCIUS WALTER MACK	Douglasville	GA	12/09/2011	
33082	585358	O	Joseph James Goulet	macomb	MI	12/09/2011	
33156	813607	O	Lacey Marie Shaw	Detroit	MI	12/09/2011	
33157	774738	O	Cesare Evan Shillington-Mainardi	Shaker Heights	OH	12/09/2011	
33158	813609	O	Shareese Rene Shorter	Farmington Hills	MI	12/09/2011	
33160	775436	O	Peter Marcus Varano	Detroit	MI	12/09/2011	
33161	713783	O	Airielle Jewell Vincent	West Bloomfield	MI	12/09/2011	
33162	584253	O	Heather Leigh Wagner	Grosse Pointe Park	MI	12/09/2011	
33163	813641	O	Lysa Michelle Warden	Elyria	OH	12/09/2011	
33172	775425	O	Sean Ka'lwa'Alaimaka Lindsey	Clawson	MI	12/09/2011	
33189	658883	O	Victoria L. Howard	Bloomingtondale	GA	12/09/2011	
33264	28158	O	Eric Matthew Ehrhardt	Clawson	MI	12/09/2011	
33272	826319	O	Ashley Marie Glenn	Fortville	IN	12/09/2011	

**MORTGAGE LOAN ORIGINATOR LICENSEES
APPROVED OR REINSTATED IN DECEMBER 2011**

GRMA#	NMLS#	CODE	NAME	CITY	ST	ORIGINAL APPROVAL	REINSTATED
33273	20283	O	Andrew Steven Katz	Philadelphia	PA	12/09/2011	
33274	820917	O	Matthew Charles Milender	Fishers	IN	12/09/2011	
33276	228471	O	John Francis Ristau	Elmwood Park	IL	12/09/2011	
33279	376400	O	Jeremy Nathaniel York	Mooreville	IN	12/09/2011	
33284	459864	O	David Nathan Mulkey	College Park	GA	12/09/2011	
33285	813503	O	Greg Ott	Riverton	UT	12/09/2011	
33297	186873	O	Jonathan Samuel	Riverview	FL	12/09/2011	
33298	428441	O	Steven Wayne Wells, II	Louisville	KY	12/09/2011	
33300	825721	O	Kacey Nasri Batayeh	Sterling Heights	MI	12/09/2011	
33301	378426	O	Beverly Colleen Dawkins	Garland	TX	12/09/2011	
33303	122831	O	JAMILUR RAHMAN	Alpharetta	GA	12/09/2011	
33304	185909	O	Robert Mitchell Streicher	St.Louis	MO	12/09/2011	
33309	106786	O	Kevin Ray Carpenter	Troy	MI	12/09/2011	
33310	827028	O	Matthew Silas Craig	Phoenix	AZ	12/09/2011	
33311	544343	O	Kathryn K. Frohn	Savannah	GA	12/09/2011	
33314	544332	O	kristin brooks alpert	savannah	GA	12/09/2011	
33323	215560	O	Gerald Lee McGee	Clayton	NC	12/09/2011	
33329	38771	O	Steven Edward Medici	Anaheim	CA	12/09/2011	
33333	201335	O	Lee Alan Smith	Atlanta	GA	12/09/2011	
33334	331562	O	Charles Edward Bell	Mt Pleasant	SC	12/09/2011	
33337	843401	O	John Paul Fischer	New Albany	IN	12/09/2011	
33339	813593	O	Brian Joseph Morian	Clinton Township	MI	12/09/2011	
33340	843680	O	Elis Perovic	Louisville	KY	12/09/2011	
33341	493348	O	Daniel Joseph Silverman	Lathrup Village	MI	12/09/2011	
33344	446452	O	Lloyd Patrick Owens	Jacksonville	FL	12/09/2011	
33352	260303	O	Denise A. Livingston	McDonough	GA	12/09/2011	
33353	180275	O	WESLEY OGRODOWICZ	YORBA LINDA	CA	12/09/2011	
33356	384700	O	Billy Ray Watkins, III	Columbia	MO	12/09/2011	
26682	217733	O	Jennifer S. Noblett	STatham	GA	12/16/2011	
33112	424778	O	Cindy Gayle Schlussel	White Lake	MI	12/16/2011	
33135	713759	O	Daniel Patrick Johnson	roseville	MI	12/16/2011	
33139	181802	O	Bryan Scott Lawrence	Commerce Township	MI	12/16/2011	
33148	713734	O	Andrew Cassidy Moore	Cleveland	OH	12/16/2011	
33159	774750	O	Brian David Tallerico	Novelty	OH	12/16/2011	
33164	774858	O	Kimberly Ann Wisen	Madison	OH	12/16/2011	
33229	342578	O	Diana Jeanette O'Neal	Rowlett	TX	12/16/2011	
33256	223754	O	Jarrett Roush Hodson	Mount Pleasant	SC	12/16/2011	
33270	822638	O	Philip Andrew Dommengo	denver	CO	12/16/2011	
33278	826310	O	Lucas Shane Wilson	Indianapolis	IN	12/16/2011	
33288	186351	O	Kelley White	Savannah	GA	12/16/2011	
33296	388731	O	Jake Jonas McKay	East Greenwich	RI	12/16/2011	
33312	810643	O	Michael Edmund Kruger	Saratoga Springs	UT	12/16/2011	

**MORTGAGE LOAN ORIGINATOR LICENSEES
APPROVED OR REINSTATED IN DECEMBER 2011**

GRMA#	NMLS#	CODE	NAME	CITY	ST	ORIGINAL APPROVAL	REINSTATED
33320	658799	O	Jeffery S. Baggett	WARNER ROBINS	GA	12/16/2011	
33324	840083	O	Matthew Oliver Miles	Clermont	GA	12/16/2011	
33327	819636	O	Jason Lamar Bailey	Chattanooga	TN	12/16/2011	
33330	467080	O	Donna Marie Roof	Boonville	MO	12/16/2011	
33335	832864	O	Jennifer Elaine Bryant-Whitmire	Soddy Daisy	TN	12/16/2011	
33336	335252	O	Tom Steve Chioles	HUNTINGTON BEACH	CA	12/16/2011	
33343	415423	O	JAMES H. MADDOX	Gainesville	GA	12/16/2011	
33354	834319	O	Earvin R. Peine-Ray ERPR	Shawnee	KS	12/16/2011	
33357	541774	O	Natalie Ann Dukate	Dallas	TX	12/16/2011	
33358	840231	O	Kimberly Michelle Sowers	Powder Springs	GA	12/16/2011	
33359	348409	O	carol lee cave	St Simons Island,	GA	12/16/2011	
33360	823834	O	Nejat Hagos Abdurahman	Herndon	VA	12/16/2011	
33363	844606	O	SHAWN ELIZABETH WEDINCAMP	Bogart	GA	12/16/2011	
33369	832562	O	Andrew Alan Navarre Rhodes	Savannah	GA	12/16/2011	
33372	843678	O	Robert David Bates	Jeffersonville	IN	12/16/2011	
33373	217775	O	Ransom Gadson, III	Stone Mountain	GA	12/16/2011	
33374	475598	O	Susan Knox Stromquist	Atlanta	GA	12/16/2011	
33375	827009	O	Jarod Russell Eugene Wells	Parma	OH	12/16/2011	
33376	829349	O	Brian Andre Burnes	Jacksonville	FL	12/16/2011	
33382	843682	O	Peter Joseph Schulz	Floyds Knobs	IN	12/16/2011	
33383	207163	O	Alexandra M. Spollen	Powder Springs	GA	12/16/2011	
33385	826974	O	Shahram Ali Raza Torabi	Dearborn	MI	12/16/2011	
33386	821094	O	Eric Adam Arnold	Dallas	TX	12/16/2011	
33387	825673	O	Charles James Baldwin, III	Southfield	MI	12/16/2011	
33388	827013	O	Tyler Benjamin Bekius	Cleveland	OH	12/16/2011	
33389	827005	O	Kelsey Ann Coljohn	Broadview Hts.	OH	12/16/2011	
33390	827006	O	Zachary Joseph Gilligan	Lakewood	OH	12/16/2011	
33392	31700	O	Ronnie Alan Hickel	Dearborn Heights	MI	12/16/2011	
33394	186729	O	Michelle Lynn Shortsleeve-Garcia	Fort Benning	GA	12/16/2011	
33395	621670	O	Steven V. Vik	McKinney	TX	12/16/2011	
33400	786623	O	Lisa Ann Accardi	Antioch	TN	12/16/2011	
33401	32494	O	Randy David Garland	Barrington	NJ	12/16/2011	
33402	544421	O	Leif Eric Shaw	Marietta	GA	12/16/2011	
33403	169690	O	Robert William Abrahamson	Myrtle Beach	SC	12/16/2011	
33404	291544	O	Patricia Lynn Collins	Gilbert	AZ	12/16/2011	
33405	119682	O	Brian Christopher Davis	louisville	KY	12/16/2011	
33406	397621	O	Thomas Patrick Dittoe, Jr.	Hudson	OH	12/16/2011	
33408	825739	O	Lamarr Leon Fox, Jr.	Detroit	MI	12/16/2011	
33409	826555	O	Claire Hope Glover	Waterford	MI	12/16/2011	
33410	826556	O	Keyon Lamont Grayer	Ann Arbor	MI	12/16/2011	
33411	827014	O	Gustavo Alexander Higuera	Scottsdale	AZ	12/16/2011	
33412	851072	O	Matthew Lee Meeds	Fairway	KS	12/16/2011	

**MORTGAGE LOAN ORIGINATOR LICENSEES
APPROVED OR REINSTATED IN DECEMBER 2011**

GRMA#	NMLS#	CODE	NAME	CITY	ST	ORIGINAL APPROVAL	REINSTATED
33413	9188	O	Gregg Arthur Smith	San Diego	CA	12/16/2011	
26404	167840	O	Lawale Adewoyin	ACWORTH	GA	12/23/2011	
33170	813560	O	Brian Michael Cook	Detroit	MI	12/23/2011	
33331	239989	O	JENNIFER JEFFS STEED	West Jordan	UT	12/23/2011	
33332	836327	O	Roxanne Williamson Sierra	Marietta	GA	12/23/2011	
33415	775418	O	Lawrence Delaney Walker	Detroit	MI	12/23/2011	
33416	173154	O	Jonathan Edward Wamsley	Fort Mill	SC	12/23/2011	
33417	135455	O	Mary Lynn Whyte	Fort Mill	SC	12/23/2011	
33418	658876	O	Judi L. Harrison	Saint Simons Island	GA	12/23/2011	
33419	820927	O	Jennifer Marie June Caplinger	Indianapolis	IN	12/23/2011	
33420	307654	O	Marcus Theodore Dimitri	Phoenixville	PA	12/23/2011	
33421	658935	O	Elizabeth K. Jeffreys	Richmond Hill	GA	12/23/2011	
33422	826811	O	William Henry Pinson, Jr.	Detroit	MI	12/23/2011	
33423	826813	O	Alyssa Jane Price	Grosse Pointe	MI	12/23/2011	
33424	658991	O	Jason T. Reeves	McDonough	GA	12/23/2011	
33425	826815	O	Ryan Jefferey Schoen	Sterling Heights	MI	12/23/2011	
33426	826969	O	Michael John Stafford	Harrison Township	MI	12/23/2011	
33427	827555	O	Ryan Jesse Tarkington	Rochester Hills	MI	12/23/2011	
33428	826976	O	Kaitlyn Marie Warner	Ishpeming	MI	12/23/2011	
33429	826978	O	Adam Eric Winship	Grosse Pointe	MI	12/23/2011	
33433	828867	O	Sean Aletor Imadiyi	Mesa	AZ	12/23/2011	
33434	713760	O	Adam Frederic Kenny	New Hudson	MI	12/23/2011	
33438	826808	O	Anthony Ignazio Piccione	Royal Oak	MI	12/23/2011	
33439	385445	O	Richard Gerard Raynak	Sheffield Village	OH	12/23/2011	
33441	307799	O	William Lee Scrivner, Jr.	Baltimore	MD	12/23/2011	
33442	827171	O	Khrystyna Tvardovsky	Parma	OH	12/23/2011	
33447	827010	O	Christopher Michael Morgan	Akron	OH	12/23/2011	
33448	713802	O	David Joseph Norgard	Scottsdale	AZ	12/23/2011	
33454	825723	O	Girard Brandon Braxton	Oak Park	MI	12/23/2011	
33455	544432	O	Lisa Shelley-Ann Brereton	Atlanta	GA	12/23/2011	
33457	675023	O	Elizabeth Ann Crowe	Buford	GA	12/23/2011	
33458	825729	O	Anne Christina Di Iorio	Farmington Hills	MI	12/23/2011	
33459	838664	O	Mary Elizabeth Elsesser	Berkley	MI	12/23/2011	
33461	826968	O	Mark Shkreli	Sterling Heights	MI	12/23/2011	
33465	838694	O	Cassandra Nicole Long	Northville	MI	12/23/2011	
33468	813659	O	Michael Patrick McFarland	Tempe	AZ	12/23/2011	
33469	584249	O	Bryant Paul Nowicki	Bay City	MI	12/23/2011	
33470	424730	O	Anthony De Costa Ottaway	Waterford	MI	12/23/2011	
33471	826807	O	Kelly Rose Pelletier	Sterling Heights	MI	12/23/2011	
33475	813616	O	Alec Martin Tarnowski	Wayne	MI	12/23/2011	
33109	263373	O	John Howard Lotterhos	Houston	TX	12/30/2011	
33286	96045	O	Robert Taylor Sewell	wilmington	NC	12/30/2011	

**MORTGAGE LOAN ORIGINATOR LICENSEES
APPROVED OR REINSTATED IN DECEMBER 2011**

GRMA#	NMLS#	CODE	NAME	CITY	ST	ORIGINAL APPROVAL	REINSTATED
33436	81600	O	John Michael Nichols	Louisville	KY	12/30/2011	
33440	852770	O	Viktor Banks Sasser	Tybee Island	GA	12/30/2011	
33443	207913	O	Graciela Maria Boyd	Melbourne	FL	12/30/2011	
33444	35139	O	Charles Henry Fullmer	Oakwood	GA	12/30/2011	
33446	820923	O	Anthony Gerard Michalak	Indianapolis	IN	12/30/2011	
33449	804948	O	Jocelyn Kathleen Norman	Valdosta	GA	12/30/2011	
33450	177343	O	Paul T. Otto, II	Noblesville	IN	12/30/2011	
33466	809852	O	Evalysa Mack	Indianapolis	IN	12/30/2011	
33484	139405	O	David Kremstein	Middletown	DE	12/30/2011	
33496	831543	O	Phillip Dwight Sizemore	Canton	GA	12/30/2011	
33497	289173	O	Justin Bennett Wenk	Frederick	MD	12/30/2011	
33500	838650	O	George Hesham Al-Ghishan	Westland	MI	12/30/2011	
33501	838656	O	Nicholas Michael Briolat	Waterford	MI	12/30/2011	
33502	838667	O	Andrew Scott Flack	Royal Oak	MI	12/30/2011	
33504	621032	O	Baljinder Kaur Mendels	Corinth	TX	12/30/2011	
33508	838655	O	Andrew Herbert Bow	Commerce Twp.	MI	12/30/2011	
33509	838663	O	Samantha Heather Ellis	White Lake	MI	12/30/2011	
33510	827021	O	Celeste Phyllis Flood	Glendale	AZ	12/30/2011	
33511	404946	O	Mark Todd Leckie	Jacksonville	FL	12/30/2011	
33512	406789	O	Jodi Nicole McPherson	Berkley	MI	12/30/2011	
33513	837749	O	Benjamin Aaron Mueller	Auburn Hills	MI	12/30/2011	
33514	56005	O	Nam David Nguyen	Ladera Ranch	CA	12/30/2011	
33515	279339	O	Brian Jonathan Prah	Lexington	SC	12/30/2011	

TOTAL: 191

LICENSE STATUS CHANGE INDICATORS & MORTGAGE LICENSE CODES— (In Tables)

License Status Indicators		(MBCODE) - Mortgage License Codes	
*	Upgrade Broker to Lender	B	Broker
#	Upgrade Lender to Registrant	P	Processor
+	Downgrade Lender to Broker	L	Lender
•	Downgrade Registrant to Lender	R	Registrant
		O	Originator

LICENSE/REGISTRATION RENEWALS

A current listing of Georgia mortgage licenses/registrations that have been renewed for the 2012 licensing period can be found on our website from:

http://dbf.georgia.gov/vgn/images/portal/cit_1210/55/61/1802254812012MBRenewals.xls

This file (in Microsoft Excel format) reflects renewal of licenses/registrations that were in an approved status prior to November 1, 2011.

2012 State Holidays

In accordance with O.C.G.A. § 1-4-1, Governor Nathan Deal proclaimed the following dates in 2012 as public and legal state holidays when the Capitol and all State agencies will be closed:

Holiday Name	Date Observed
New Years Day 2012	January 1st – Sunday Was observed Monday, Jan 2 nd
Martin Luther King Jr.'s Birthday	January 16 th – Monday
Robert E. Lee's Birthday	January 19 th – Thursday Will be observed on Friday, November 23 rd
Washington's Birthday	February 20 th - Monday Will be observed on Monday, December 24 th
Confederate Memorial Day	April 26 th – Thursday Will be observed on Monday, April 23 rd
Memorial Day	May 28 th – Monday
Independence Day	July 4 th – Wednesday
Labor Day	September 3 rd – Monday
Columbus Day	October 8 th – Monday
Veterans' Day	November 12 th – Monday
Thanksgiving Day	November 22 nd – Thursday Lee's Birthday will be observed on Friday, November 23 rd
Christmas Day	December 25 th – Tuesday Washington's Birthday will be observed on Monday, Dec. 24 th

CUSTOMER SERVICE STAR FOR THE MONTH OF DECEMBER

It is the Department's goal to provide excellent customer service by meeting and exceeding the expectations of our customers. Along those lines, we would like to recognize the following individual for going above and beyond in serving our customers:

Supervisory Manager Larry Shelley (Mortgage Licensing) – The Department received comments from a customer stating: *"I would like to send a special thank you to Larry Shelley for his superb customer service skills. He is such a great asset to your team!"*

**CONGRATULATIONS AND GREAT JOB TO THIS MONTH'S
CUSTOMER SERVICE STAR!!**



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Banking and Finance**

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dbf.georgia.gov

The Department is the state agency that regulates and examines banks, credit unions, and trust companies chartered by the State. The Department also has regulatory and/or licensing authority over mortgage brokers/processors, lenders and loan originators, money service businesses, international banking organizations, and bank holding companies conducting business in Georgia.

*Our **MISSION** is to promote safe, sound, competitive financial services in Georgia through innovative, responsive regulation and supervision.*

*Our **VISION** is to be the best financial services industry regulator in the country – Progressive. Proactive. Service-Oriented.*

Our Motto is: "Safeguarding Georgia's Financial Services"

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